

**INTERMOUNTAIN COMMUNITY BANCORP**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2634490	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$936	\$971	3.8%		
Loans	\$523	\$531	1.5%		
Construction & development	\$48	\$36	-24.2%		
Closed-end 1-4 family residential	\$69	\$70	0.6%		
Home equity	\$24	\$19	-19.8%		
Credit card	\$2	\$2	1.3%		
Other consumer	\$3	\$0	-100.0%		
Commercial & Industrial	\$100	\$111	10.5%		
Commercial real estate	\$152	\$175	15.2%		
Unused commitments	\$156	\$145	-7.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$182	\$196	7.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$53	\$99	85.4%		
Cash & balances due	\$109	\$79	-28.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18	\$21	17.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$15	\$24	66.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$852	\$850	-0.2%		
Deposits	\$732	\$765	4.6%		
Total other borrowings	\$114	\$81	-29.2%		
FHLB advances	\$29	\$4	-86.2%		
Equity					
Equity capital at quarter end	\$85	\$121	43.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$30	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	11.6%	--		
Tier 1 risk based capital ratio	12.5%	17.8%	--		
Total risk based capital ratio	13.7%	19.1%	--		
Return on equity <sup>1</sup>	8.1%	5.7%	--		
Return on assets <sup>1</sup>	0.7%	0.7%	--		
Net interest margin <sup>1</sup>	4.2%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	136.5%	121.7%	--		
Loss provision to net charge-offs (qtr)	29.6%	35.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	1.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	5.7%	0.7%	1.1%	1.1%	--
Closed-end 1-4 family residential	0.9%	1.0%	0.3%	0.2%	--
Home equity	1.7%	0.1%	3.9%	0.1%	--
Credit card	0.0%	0.0%	0.9%	0.7%	--
Other consumer	0.1%	0.0%	3.3%	0.1%	--
Commercial & Industrial	3.7%	3.6%	0.2%	0.4%	--
Commercial real estate	1.1%	0.9%	0.4%	0.6%	--
Total loans	1.8%	1.2%	0.6%	0.4%	--